

means, recorded on the recording medium, for comparing the location of the transaction with the location of the device; and

means, recorded on the recording medium, for processing the request.

15. The computer program product of claim 14 further comprising means, recorded on the recording medium, for denying the request when the location of the transaction is different from the location of the device.

16. The computer program product of claim 14 further comprising means, recorded on the recording medium, for authorizing the request when the location of the transaction is the same as the location of the device.

17. The computer program product of claim 14 further comprising means, recorded on the recording medium, for validating the account.

18. The computer program product of claim 14 further comprising means, recorded on the recording medium, for determining whether the transaction is within a predefined credit limit.

19. The computer program product of claim 14 further comprising means, recorded on the recording medium, for substituting the location of the transaction with a predefined location.

* * * * *